

**UNITED STATES DISTRICT COURT
FOR THE
EASTERN DISTRICT OF PENNSYLVANIA**

WILLIAM F. WALKER,
Plaintiff

v.

NCO FINANCIAL SYSTEMS, INC.,
Defendant

Civil Action No.: 10-3907

CERTIFICATION OF CRAIG THOR KIMMEL

I, Craig Thor Kimmel, certify the following to be true and correct:

1. I am an adult individual, and a member of the bar of the Commonwealth of Pennsylvania in good standing, and a member in good standing of this Court. I personally handled this matter. This Certification is submitted in support of Plaintiff's Motion for an Award of Attorney's Fees and Costs.

2. I obtained a Bachelor of Arts in 1986 from Ursinus College, Collegeville, Pennsylvania

3. I obtained a Juris Doctorate from Widener University School of Law in Wilmington, Delaware in 1989.

4. I have been admitted to practice before the Supreme Justice Court of Massachusetts since September 13, 2005; the Supreme Court of Pennsylvania since December 7, 1989; the State of New York Supreme Court since February 25, 1997; the United States District

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Certification of Craig Thor Kimmel



Court for the Eastern District of Pennsylvania since October 1, 1991; the United States District Court for the Middle District of Pennsylvania since October 1, 2006; the United States District Court for the Southern District of New York since January 6, 2010; the United States District Court for the Western District of New York since January 21, 2010; the United States District Court for the Northern District of New York since March 22, 2010; the United States District Court for the Eastern District of Texas since May 18, 2010; and the United States District Court for the District of Colorado since May 17, 2010.

5. I am the partner in charge of the litigation of Fair Debt Collection Practices Act ("FDCPA") cases at the law offices of Kimmel & Silverman, PC. While my practice entails a variety of consumer related litigation, my primary focus is on FDCPA claims.

6. Kimmel & Silverman, P.C. is a small practice in Ambler, Pennsylvania with eleven attorneys. I am one of two partners. We formed our practice in 1991 for the purpose of representing consumers at no charge.

7. Prior to forming Kimmel & Silverman P.C. in 1991, I was a solo practitioner at the Law Offices of Craig Thor Kimmel from January 1990 through October 1991.

8. I am active in the Philadelphia Trial Lawyers Association, the Pennsylvania Bar Association and the New York Bar Association. I am also a member in good standing of the National Association of Consumer Advocates (www.naca.org) and the American Bar Association.

9. Since 1997, I have served as legal consultant to the Pennsylvania House of Representatives, Consumer Affairs Committee, and have been credited with writing the first Computer Lemon Law bill, which has served as a model not only for Pennsylvania, but for Illinois, Connecticut and California.

10. I have also worked with the Commonwealth of Pennsylvania in writing the only two amendments to the Pennsylvania Lemon Law: inclusion of leased vehicles and notice provisions involving reacquired vehicle sales.

11. Since 1989, I have personally represented many thousands of consumers in all aspects of litigations including numerous jury trials and arbitrations as well as class actions.

12. I have also briefed and argued cases before the United States Court of Appeals for the Third Circuit in matters of national impact, specifically relating to 16 CFR 703 and the American Arbitration Act of 1929.

13. I have been interviewed more than 200 times for newspapers, magazines, television and radio, as well as being regularly featured as consumer correspondence on various programs and talk shows.

14. As an expert in the area of consumer litigation, I have presented Continuing Legal Education seminars for the Bar and spoken for professional organizations across the tri-state region more times than I can recall.

15. My hourly billable rate is \$425.00 for consumer claims including FDCPA matters. That is a fair, reasonable, market rate for an attorney of similar credentials and experience in consumer credit matters in this District.

16. I have voluntarily reduced my rate to \$350.00 in this matter.

17. These fees are consistent with those awarded to me in approved class action settlements of the court in PA and NJ (by PHV) in various cases involving General Motors, Nissan, Maytag and others. Don't mention court terms and numbers. I have litigated thousands of cases arising under consumer protection statutes, including the FDCPA.

18. I have spent a total of 5.5 hours on this matter. A detailed breakdown of my time is set forth in the billing statement attached to the Motion as Exhibit "B".

19. My time was spent interviewing the client; gathering and reviewing documents and information provided by my client; conducting research; reviewing and revising a complaint; counseling my client; and negotiating with Defendant's counsel.

20. The time prosecuting this matter as both reasonable and necessary, in my professional opinion. I believe my experience in consumer credit and fair debt litigation enabled me to be very efficient with my time in this matter.

Pursuant to 28 U.S.C. 1746, I certify, under penalty of perjury that the foregoing is true and correct.

By: /s/ Craig Thor Kimmel
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